

477-000-006 – Determination of Medicaid Budgeting Procedures

Determining MAGI-Based Eligibility

1. CONSTRUCT A MEDICAID/CHIP HOUSEHOLD FOR EACH APPLICANT.

A. Does the individual expect to file taxes?

- i. If no – continue to Step B.
- ii. If yes – does the individual expect to be claimed as a tax dependent by anyone else?
 1. If no – the household consists of the taxpayer, a spouse living with the taxpayer or filing jointly, and all persons whom the taxpayer expects to claim as a tax dependent. If the individual is under the age of 19 and living with a parent(s), move to Step C.
 - Is anyone in the household pregnant? If yes – the household also includes the total number of expected unborns.
 - **STOP HERE.**
 2. If yes – continue to Step B.

B. Does the individual expect to be claimed as a tax dependent?

- i. If no – continue to Step C.
- ii. If yes – does the individual meet any of the following tax dependent exceptions?
 - The individual expects to be claimed as a tax dependent of someone other than a spouse or biological, adopted, or step parent.
 - The individual is a child under age 18, or under age 19 and a full-time student, living with both parents, but the parents do not expect to file a joint tax return.
 - The individual is a child under age 18, or under age 19 and a full-time student, who expects to be claimed by a non-custodial parent.
 1. If no – the household is the household of the taxpayer claiming him/her as a tax dependent.
 - Is the individual married? If yes – the household also includes the individual's spouse.
 - Is anyone in the household pregnant? If yes – the household also includes the total number of expected unborns.
 - **STOP HERE.**
 2. If yes – continue to Step C.

C. For individuals who neither expect to file a tax return nor expect to be claimed as a tax dependent, as well as tax dependents who meet one of the exceptions in B. ii., the household consists of the individual and, *if living with the individual*—

- The individual's spouse;
- The individual's biological, adopted, and step children under age 18, or under age 19 if full-time students;

- In the case of individuals under age 18, or under age 19 if full-time students, the individual's biological, adopted, and step parents and biological, adopted, and step siblings under age 18, or under age 19 if full-time students; and
- In the case someone in the individual's household is pregnant, the total number of expected unborns.

2. DETERMINE THE MEDICAID/CHIP HOUSEHOLD INCOME FOR EACH HOUSEHOLD.

- A. Is any household member the child or expected tax dependent of another member of the household?
- i. If yes – is the individual required to file a tax return?
 - If yes – continue to Step B and include the child's income in the total household income.
 - If no – continue to Step B but do NOT include the child's income in the total household income.
 - ii. If no – continue to Step B.
- B. Determine the MAGI-based income of each member of the individual's household, unless the income of such member is flagged as not being counted in Step A. Recall that, for purposes of Medicaid and CHIP eligibility, the following rules apply, regardless of the rule applied for purposes of the Exchange/APTC eligibility:
- An amount received as a lump sum is counted as income only for the month received.
 - Scholarships, awards, or fellowship grants used for education purposes and not for living expenses are excluded from income.
 - Certain distributions, payments, and student financial assistance for American Indians and Alaska Natives are excluded from income.
 - Actually available cash support, exceeding nominal amounts, provided by a person claiming an individual as a tax dependent but who is not the individual's biological, adopted, or step parent is excluded from income.
- C. Household income equals the sum of the MAGI of every member of the individual's household determined in Step B.
3. DETERMINE WHETHER EACH INDIVIDUAL IS ELIGIBLE FOR MEDICAID/CHIP, OR WHETHER THEY ARE POTENTIALLY ELIGIBLE FOR THE EXCHANGE/APTC.

Examples of How to Construct a Medicaid/CHIP Household

*****The following examples do not reflect deprivation requirements. These examples are strictly for building the household composition and determining income.*****

STEP-BY-STEP EXAMPLE – MARY & FAMILY

Mary is a 56-year-old working grandmother who claims her daughter Samantha, age 18 and a full-time student, and her granddaughter Joy (Samantha's daughter), age 2, as tax dependents. No one in the household is blind or disabled. No one in the household is pregnant. No one in the household has health insurance.

Relevant Information:

- Mary earns \$4,500/month (\$54,000/year)
- Samantha earns \$300/month (\$3,600/year)
- There are no other sources of income
- Tax filing threshold: Tax dependents with more than \$6,200* per year of earned income must file taxes.
- Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL
- Nebraska's Medicaid income standard for children ages 1 through 5 is 145% FPL
- Nebraska's CHIP income standard is 213% FPL
- Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569

2 - \$704

3 - \$841

4 - \$976

5 - \$1,112

6 - \$1,247

7 - \$1,383

Add- on for each

additional family member

- \$133

* Federal Poverty Levels and federal tax filing thresholds are subject to change yearly.

1. CONSTRUCT A MEDICAID/CHIP HOUSEHOLD FOR EACH APPLICANT.

- MARY expects to file taxes (A-ii) and she does not expect to be claimed as a tax dependent (A-ii-1), so her Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards. Mary's household consists of the taxpayer (Mary) and all persons who the taxpayer expects to claim as a tax dependent. Mary expects to claim her daughter Samantha and her granddaughter Joy as tax dependents.

- MARY'S MEDICAID HOUSEHOLD = Mary + Samantha + Joy

Note: Because Mary is not a child she is ineligible for CHIP.

- SAMANTHA is not expected to file taxes (A-i) and she expects to be claimed as a tax dependent by her mother Mary (B-ii), so her Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18. If Samantha fails Medicaid eligibility, she may be eligible for CHIP because she is uninsured.
 - We must consider whether any of the exceptions for tax dependents apply, as listed below:
 - Is the individual (Samantha) the tax dependent of someone other than a spouse or a biological, adopted, or step parent? → NO
 - Is the individual (Samantha) a child living with both parents, but the parents do not expect to file a joint tax return? → NO
 - Is the individual (Samantha) a child who expects to be claimed by a non-custodial parent? → NO
 - Because none of the tax dependent exceptions apply, Samantha is not married, and no one in the household is pregnant, Samantha's household is the same as the household of Mary, the taxpayer claiming her as a dependent (B-ii-1).
 - SAMANTHA'S MEDICAID/CHIP HOUSEHOLD = Samantha + Mary + Joy
- JOY is not expected to file taxes (A-i) and she is claimed as a tax dependent by her grandmother Mary (B-ii), so her Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5. If Joy fails Medicaid eligibility, she may be eligible for CHIP because she is uninsured.
 - We must consider whether any of the exceptions for tax dependents apply, as listed below:
 - Is the individual (Joy) the tax dependent of someone other than a spouse of a biological, adopted, or step parent? → YES (her grandmother, Mary)
 - Is the individual (Joy) a child living with both parents, but the parents do not expect to file a joint tax return? → NO
 - Is the individual (Joy) a child who expects to be claimed by a non-custodial parent? → NO
 - Because Joy falls into one of the exceptions, we look to the rules for non-filers (C) to determine Joy's household. This includes Joy plus any of the following, *if they live with her*.
 - A spouse → NO
 - The children of the individual → NO
 - A parent or siblings of the individual → YES – mother (Samantha)
 - The total number of expected unborns if a member of the household is pregnant → NO
 - JOY'S MEDICAID/CHIP HOUSEHOLD = Joy + Samantha

2. DETERMINE THE MEDICAID/CHIP HOUSEHOLD INCOME FOR EACH HOUSEHOLD.

- MARY'S MEDICAID HOUSEHOLD = Mary + Samantha + Joy
 - Mary is required to file taxes and is not the child or expected tax dependent of another member of her household (A-ii). Therefore her Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards.
 - Samantha is the child and expected tax dependent of Mary, another member of the household (A-i). Samantha's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18. If Samantha fails Medicaid eligibility, she may be eligible for CHIP because she is uninsured.
 - Joy is also the expected tax dependent of Mary (A-i). Joy's Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5. If Joy fails Medicaid eligibility, she may be eligible for CHIP because she is uninsured.
 - Neither Samantha nor Joy are required to file a tax return (A-i), so we will continue to Step B, but we do NOT include the children's incomes (Samantha - \$300/month, Joy - \$0) in the total household income.
 - Mary earns \$4,500/month, so her MAGI-based income = \$4,500/month (B).
 - The household's income equals the sum of the MAGI of every member of Mary's household (C), so Mary's Medicaid household income = \$4,500/month.
 - This household income equates to \$4,500 for a household size of 3 for purposes of Parent/Caretaker Relative eligibility determination.
 - MARY'S MEDICAID HOUSEHOLD INCOME = \$4,500/month.
- SAMANTHA'S MEDICAID/CHIP HOUSEHOLD = Samantha + Mary + Joy
 - Samantha's Medicaid/CHIP household income determination is the same as Mary's; however, because Samantha qualifies as a child, her income must be expressed in a percentage of FPL (see Step 3, below).
 - This household income equates to 277% FPL* for a household size of 3 for purposes of either a Medicaid eligibility determination for children age 6 through 18 or a CHIP eligibility determination.
 - SAMANTHA'S MEDICAID/CHIP HOUSEHOLD INCOME = 277% FPL.
- JOY'S MEDICAID/CHIP HOUSEHOLD = Joy + Samantha
 - Joy is the child of Samantha, another member of the household (A-i).
 - Joy is not required to file a tax return (A-i), so we will continue to Step B, but we do NOT include Joy's income (\$0) in the total household income.
 - Although Samantha is the child and expected tax dependent of Mary for purposes of determining Mary's household, Samantha is NOT the child or expected tax dependent of another member of Joy's household (= Joy + Samantha) (A-ii), so we will continue to Step B.

- Although Samantha is not required to file a tax return, her income counts because neither of her parents is included in this household.
- Samantha earns \$300/month, so her MAGI-based income = \$300/month (B).
- The household's income equals the sum of the MAGI of every member of Joy's household (C), so Joy's Medicaid/CHIP household income = \$300/month.
 - This household income equates to 23% FPL* for a household size of 2 for purposes of either a Medicaid eligibility determination for children age 1 through 5 or a CHIP eligibility determination.
 - JOY'S MEDICAID/CHIP HOUSEHOLD INCOME = 23% FPL.

3. DETERMINE WHETHER EACH INDIVIDUAL IS ELIGIBLE FOR MEDICAID/CHIP, OR WHETHER THEY ARE POTENTIALLY ELIGIBLE FOR THE EXCHANGE/APTC.

- MARY:
 - Because Mary claims Samantha and Joy, both children, as tax dependents, we determine Mary's eligibility under the Parent/Caretaker Relative group.
 - Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383

Add- on for each
additional family member
- \$133

- Mary's Medicaid household income of \$4,500/month for a household size of 3 exceeds the maximum of \$841/month, so Mary is not eligible for Medicaid based on MAGI. But she may be eligible for premium tax credits and cost sharing reductions through the Marketplace. The agency will electronically transfer the account, including all relevant information, to the Marketplace for further evaluation.

Note: If an applicant indicated they may qualify for Medicaid on a non-MAGI basis, such as being medically needy (share of cost), or having blindness or a disability, the Medicaid agency would pursue such evaluation at the same time as the Exchange completed determination of eligibility for Exchange/APTC. This would require the applicant to supply the Medicaid agency with information on a supplemental form.

- SAMANTHA:
 - Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL, and the CHIP standard is 213% FPL.
 - Samantha's Medicaid/CHIP household income of 277% FPL exceeds the FPL percentage for both Medicaid and CHIP, so Samantha is not eligible for Medicaid or CHIP based on MAGI. But she may be eligible for premium tax credits and cost sharing reductions through the Marketplace. The agency will electronically transfer the account, including all relevant information, to the Marketplace for further evaluation.
- JOY:
 - Nebraska's Medicaid income standard for children ages 1 through 5 is 145% FPL, and the CHIP standard is 213% FPL.
 - With a Medicaid/CHIP household of 23% FPL, Joy is eligible for Medicaid. If Joy had not been eligible for Medicaid, she may have been eligible for CHIP because she is uninsured and her FPL percentage is below the CHIP income standard.

SIMPLIFIED EXAMPLE 1 – BOB & FAMILY

Bob is a 58-year-old working grandfather. Bob's daughter Sophia, age 18 and a full-time student, and Sophia's daughter Emma, age 2, live with Bob. Bob claims Sophia as a tax dependent but Emma is claimed as a tax dependent by her non-custodial parent Harold, *who does not live with Bob*. Bob, Sophia, and Emma are not blind or disabled. No one in the household is pregnant. No one has health insurance

Relevant Information:

- Bob earns \$4,500/month (\$54,000/year)
- Sophia earns \$300/month (\$3,600/year)
- There are no other sources of income
- Tax filing threshold: Tax dependents with more than \$6,200* per year of earned income must file taxes.
- Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL
- Nebraska's Medicaid income standard for children ages 1 through 5 is 145% FPL
- Nebraska's CHIP income standard is 213% FPL
- Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383

Add- on for each
additional family member
- \$133

** Federal Poverty Levels and federal tax filing thresholds are subject to change yearly.*

1. CONSTRUCT A MEDICAID/CHIP HOUSEHOLD FOR EACH APPLICANT.

- BOB expects to file taxes and he does not expect to be claimed as a tax dependent, therefore his Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards. Bob's household consists of the taxpayer and all persons who the taxpayer expects to claim as a tax dependent.
 - BOB'S MEDICAID HOUSEHOLD = Bob + Sophia
- SOPHIA is not expected to file taxes and she is claimed as a tax dependent by her father, Bob. Sophia's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18. If Sophia fails Medicaid eligibility, she may be eligible for CHIP because she is uninsured.
 - None of the exceptions for tax dependents listed at 1-B-ii apply to Sophia.
 - Because Sophia is not married, and no one in the household is pregnant, Sophia's household is the same as the household of Bob, the taxpayer claiming her as a dependent.
 - SOPHIA'S MEDICAID/CHIP HOUSEHOLD = Sophia + Bob
- EMMA is not expected to file taxes and she is claimed as a tax dependent by her father Harold. Emma's Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5. If Emma fails Medicaid eligibility, she may be eligible for CHIP because she is uninsured.
 - One of the exceptions for tax dependents listed at 1-B-ii applies to Emma: she is a child who expects to be claimed by a non-custodial parent.
 - Because Emma falls into one of the exceptions, we look to the rules for non-filers to determine Emma's household. This includes Emma plus her mother, Sophia, because Sophia and Emma live together.
 - EMMA'S MEDICAID/CHIP HOUSEHOLD = Emma + Sophia

2. DETERMINE THE MEDICAID/CHIP HOUSEHOLD INCOME FOR EACH HOUSEHOLD.

- BOB'S MEDICAID HOUSEHOLD = Bob + Sophia
 - Bob is required to file taxes and is not the child or expected tax dependent of another member of his household. Bob's Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards.
 - Sophia is the child and expected tax dependent of Bob, so her Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18 or, if necessary, CHIP.
 - Sophia is not required to file a tax return, so we will NOT include Sophia's income (\$300/month) in the total household income.
 - Bob earns \$4,500/month, so his MAGI-based income = \$4,500/month. Because Sophia's income does not count, Bob's Medicaid household income = \$4,500/month.
 - The household's income equals the sum of the MAGI of every member of Bob's household, so Bob's Medicaid household income = \$4,500/month.

- This household income equates to \$4,500 for a household size of 2.
 - BOB'S MEDICAID HOUSEHOLD INCOME = \$4,500/month.
 - SOPHIA'S MEDICAID/CHIP HOUSEHOLD = Sophia + Bob
 - Sophia's Medicaid/CHIP household income determination is the same as her father Bob's; however, because Sophia qualifies as a child, her income must be expressed in a percentage of FPL.
 - This household income equates to 348% FPL* for a household size of 2.
 - SOPHIA'S MEDICAID/CHIP HOUSEHOLD INCOME = 348% FPL.
 - EMMA'S MEDICAID/CHIP HOUSEHOLD = Emma + Sophia
 - Emma is the child of Sophia, another member of the household, so Emma's Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5 or, if necessary, CHIP.
 - Emma is not required to file a tax return, so will NOT include Emma's income (\$0) in the total household income.
 - Although Sophia is the child and expected tax dependent of Bob for purposes of determining Bob's household, Sophia is NOT the child or expected tax dependent of another member of Emma's household (= Emma + Sophia).
 - Although Sophia is not required to file a tax return, her income counts because neither of her parents is included in this household.
 - Sophia earns \$300/month, so her MAGI-based income = \$300/month. Sophia's Medicaid/CHIP household income = \$300/month.
 - This household income equates to 23% FPL* for a household size of 2.
 - EMMA'S MEDICAID/CHIP HOUSEHOLD INCOME = 23% FPL.
3. DETERMINE WHETHER EACH INDIVIDUAL IS ELIGIBLE FOR MEDICAID/CHIP, OR WHETHER THEY ARE POTENTIALLY ELIGIBLE FOR THE EXCHANGE/APTC.
- BOB:
 - Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383

Add- on for each
additional family member
- \$133

- Bob's Medicaid household income of \$4,500/month for a household size of 2 exceeds the maximum of \$704/month, so Bob is not eligible for Medicaid based on MAGI. But he may be eligible for premium tax credits and cost sharing reductions through the Marketplace.
- SOPHIA:
 - Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL, and the CHIP standard is 213% FPL.
 - Sophia's Medicaid/CHIP household income of 348% FPL exceeds the FPL percentage for both Medicaid and CHIP, so Sophia is not eligible for Medicaid or CHIP based on MAGI. But she may be eligible for premium tax credits and cost sharing reductions through the Marketplace.
- EMMA:
 - Nebraska's Medicaid income standard for children ages 1 through 5 is 145% FPL, and the CHIP standard is 213% FPL.
 - With a Medicaid/CHIP household of 23% FPL, Emma is eligible for Medicaid. If Emma had not been eligible for Medicaid, she may have been eligible for CHIP because she is uninsured and her FPL percentage is below the CHIP income standard.

SIMPLIFIED EXAMPLE 2 – ALICE & BILL

Alice is a 66-year-old working grandmother who is applying for coverage for herself and her 12-year-old grandson Bill, who lives with Alice. Alice does not plan to claim Bill as a tax dependent. Bill receives Social Security Survivor benefits, which count as income. Bill is not expected to file taxes. Alice and Bill are not blind or disabled, but Alice is age 65 or older. No one in the household is pregnant. Alice receives Medicare benefits; Bill has no health insurance.

Relevant Information:

- Alice earns \$850/month (\$10,200/year)
- Bill receives \$500/month in Social Security Survivor benefits
- There are no other sources of income
- Tax filing threshold: Tax dependents with more than \$6,200* per year of earned income must file taxes.
- Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL
- Nebraska's CHIP income standard is 213% FPL

* *Federal Poverty Levels and federal tax filing thresholds are subject to change yearly.*

1. CONSTRUCT A MEDICAID/CHIP HOUSEHOLD FOR EACH APPLICANT.

- ALICE expects to file taxes and she does not expect to be claimed as a tax dependent. However, because Alice is 66 years old, her eligibility for Medicaid will be based on AABD standards, in which tax filing requirements do not apply and eligibility is determined using *non-MAGI AABD based methodology*. Thus, at this point, we will discontinue any efforts to determine MAGI-based eligibility for Alice. To determine if Alice is eligible for Medicaid, she will have to provide more information on a supplemental form for AABD benefits.

- BILL is not expected to file taxes, nor does he expect to be claimed as a tax dependent by his grandmother, Alice.
 - Because Bill is not married, he has no children, he does not live with his parents, and no one in the household is pregnant, Bill's household consists of himself only.
 - BILL'S MEDICAID/CHIP HOUSEHOLD = Bill
- 2. DETERMINE THE MEDICAID/CHIP HOUSEHOLD INCOME FOR EACH HOUSEHOLD.
 - BILL'S MEDICAID/CHIP HOUSEHOLD = Bill
 - Bill is not the child or expected tax dependent of another member of his household.
 - Although Bill is a child, his Social Security Survivor benefits DO count as income.
 - Bill collects \$500/month, so his MAGI-based income = \$500/month.
 - This household income equates to 52% FPL* for a household size of 1.
 - BILL'S MEDICAID/CHIP HOUSEHOLD INCOME = 52% FPL.
- 3. DETERMINE WHETHER EACH INDIVIDUAL IS ELIGIBLE FOR MEDICAID/CHIP, OR WHETHER THEY ARE POTENTIALLY ELIGIBLE FOR THE EXCHANGE/APTC.
 - ALICE:
 - Because Alice is age 65 or older, her eligibility for Medicaid will be based on AABD standards, in which tax filing requirements do not apply. Her eligibility will be determined using *non-MAGI AABD based methodology*, with necessary information gathered on an AABD supplemental form.
 - BILL:
 - Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL, and the CHIP standard is 213% FPL.
 - With a Medicaid/CHIP household income of 52% FPL, Bill is eligible for Medicaid. If Bill had not been eligible for Medicaid, he may have been eligible for CHIP because he is uninsured and his FPL percentage is below the CHIP income standard.

SIMPLIFIED EXAMPLE 3 – KELLY & STANLEY'S FAMILY

Kelly is a 45-year-old woman applying for coverage for herself, her 47-year-old partner Stanley, her 15-year-old son Isaac, Stanley's 14-year-old son Trent, and Stanley and Kelly's 2-year-old son Jacob. Kelly claims Isaac as a tax dependent. Stanley claims Trent and Jacob as tax dependents. No one in the household is blind or disabled. No one in the household is pregnant. No one in the household has health insurance.

Relevant Information:

- Kelly earns \$1,500/month (\$18,000/year)
- Stanley earns \$2,500/month (\$30,000/year)
- There are no other sources of income

- Tax filing threshold: Tax dependents with more than \$6,200* per year of earned income must file taxes.
- Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL
- Nebraska's Medicaid income standard for children ages 1 through 5 is 145% FPL
- Nebraska's CHIP income standard is 213% FPL
- Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383

Add- on for each
additional family member
- \$133

* *Federal Poverty Levels and federal tax filing thresholds are subject to change yearly.*

1. CONSTRUCT A MEDICAID/CHIP HOUSEHOLD FOR EACH APPLICANT.

- KELLY expects to file taxes and she does not expect to be claimed as a tax dependent, therefore her Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards. Kelly's household consists of the taxpayer and all persons who the taxpayer expects to claim as a tax dependent.
 - KELLY'S MEDICAID HOUSEHOLD = Kelly + Isaac (Kelly's son)

Note: Kelly and Stanley are not married, so Stanley is NOT included in Kelly's household.

- ISAAC (Kelly's son) is not expected to file taxes and he is claimed as a tax dependent by his mother Kelly. Isaac's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18. If Isaac fails Medicaid eligibility, he may be eligible for CHIP because he is uninsured.
 - None of the exceptions for tax dependents listed at 1-B-ii apply to Isaac.
 - Isaac's household is the same as Kelly's, the taxpayer claiming him as a dependent.
 - ISAAC'S MEDICAID/CHIP HOUSEHOLD = Isaac (Kelly's son) + Kelly
- STANLEY expects to file taxes and he does not expect to be claimed as a tax dependent, therefore his Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards. Stanley's household consists of the taxpayer and all persons who the taxpayer expects to claim as a tax dependent.
 - STANLEY'S MEDICAID HOUSEHOLD = Stanley + Trent (Stanley's son) + Jacob (Stanley and Kelly's son)

Note: Stanley and Kelly are not married, so Kelly is NOT included in Stanley's household.

- TRENT (Stanley's son) is not expected to file taxes and he is claimed as a tax dependent by his father Stanley. Trent's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18. If Trent fails Medicaid eligibility, he may be eligible for CHIP because he is uninsured.
 - None of the exceptions for tax dependents listed at 1-B-ii apply to Trent.
 - Trent's household is the same as Stanley's, the taxpayer claiming him as a dependent.
 - TRENT'S MEDICAID/CHIP HOUSEHOLD = Trent (Stanley's son) + Stanley + Jacob (Stanley and Kelly's son)
- JACOB (Stanley and Kelly's son) is not expected to file taxes and he is claimed as a tax dependent by his father Stanley. Jacob's Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5. If Jacob fails Medicaid eligibility, he may be eligible for CHIP because he is uninsured.
 - One of the exceptions for tax dependents listed at 1-B-ii applies to Jacob: he is living with both of his parents and his siblings.
 - Because Jacob falls into one of the exceptions, we look to the rules for non-filers to determine Jacob's household. This includes Jacob plus his parents and his siblings because they all live together.
 - JACOB'S MEDICAID/CHIP HOUSEHOLD = Jacob (Stanley and Kelly's son) + Stanley + Kelly + Isaac (Kelly's son) + Trent (Stanley's son)

2. DETERMINE THE MEDICAID/CHIP HOUSEHOLD INCOME FOR EACH HOUSEHOLD.

- KELLY'S MEDICAID HOUSEHOLD = Kelly + Isaac (Kelly's son)
 - Kelly is required to file taxes and is not the child or expected tax dependent of another member of her household. Kelly's Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards.
 - Isaac is the child and expected tax dependent of Kelly.
 - Kelly earns \$1,500/month, so her MAGI-based income = \$1,500/month. Kelly's Medicaid household income = \$1,500/month.
 - This household income equates to \$1,500 for a household size of 2.
 - KELLY'S MEDICAID HOUSEHOLD INCOME = \$1,500/month.
- ISAAC'S MEDICAID/CHIP HOUSEHOLD = Isaac (Kelly's son) + Kelly
 - Isaac's Medicaid/CHIP household income determination is the same as his mother Kelly's. Isaac's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18 or, if necessary, CHIP.
 - Because Isaac is a child, his income must be expressed in a percentage of FPL.
 - This household income equates to 116% FPL* for a household size of 2.
 - ISAAC'S MEDICAID/CHIP HOUSEHOLD INCOME = 116% FPL.

- STANLEY'S MEDICAID HOUSEHOLD = Stanley + Trent (Stanley's son) + Jacob (Stanley and Kelly's son)
 - Stanley is required to file taxes and is not the child or expected tax dependent of another member of his household. Stanley's Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards.
 - Trent is the child and expected tax dependent of Stanley.
 - Jacob is the child and expected tax dependent of Stanley.
 - Stanley earns \$2,500/month, so his MAGI-based income = \$2,500/month. Stanley's Medicaid household income = \$2,500/month
 - This household income equates to \$2,500 for a household size of 3.
 - STANLEY'S MEDICAID HOUSEHOLD INCOME = \$2,500/month.
 - TRENT'S MEDICAID/CHIP HOUSEHOLD = Trent (Stanley's son) + Stanley + Jacob (Stanley and Kelly's son)
 - Trent's Medicaid/CHIP household income determination is the same as his father Stanley's. Trent's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18 or, if necessary, CHIP.
 - Because Trent is a child, his income must be expressed in a percentage of FPL.
 - This household income equates to 154% FPL* for a household size of 3.
 - ISAAC'S MEDICAID/CHIP HOUSEHOLD INCOME = 154% FPL.
 - JACOB'S MEDICAID/CHIP HOUSEHOLD = Jacob (Stanley and Kelly's son) + Stanley + Trent (Stanley's son)
 - Jacob's Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5 or, if necessary, CHIP.
 - Jacob's Medicaid/CHIP household income determination is the sum of the MAGI of every member of his household.
 - Kelly earns \$1,500/month and Stanley earns \$2,500/month, so the monthly MAGI-based income = \$4,000/month. Jacobs's Medicaid/CHIP household income = \$4,000/month
 - Because Jacob is a child, his income must be expressed in a percentage of FPL.
 - This household income equates to 174% FPL* for a household size of 5.
 - JACOB'S MEDICAID/CHIP HOUSEHOLD INCOME = 174% FPL.
3. DETERMINE WHETHER EACH INDIVIDUAL IS ELIGIBLE FOR MEDICAID/CHIP, OR WHETHER THEY ARE POTENTIALLY ELIGIBLE FOR THE EXCHANGE/APTC.

- KELLY:
 - Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383
Add- on for each
additional family member
- \$133

- Kelly's Medicaid household income of \$1,500/month for a household size of 2 exceeds the maximum of \$704/month, so Kelly is not eligible for Medicaid based on MAGI. But she may be eligible for premium tax credits and cost sharing reductions through the Marketplace.
- ISSAC (Kelly's son):
 - Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL, and the CHIP standard is 213% FPL.
 - With a Medicaid/CHIP household income of 116% FPL, Isaac is eligible for Medicaid. Even if he was not eligible for Medicaid he may be eligible for CHIP. If Isaac had not been eligible for Medicaid, he may have been eligible for CHIP because he is uninsured and his FPL percentage is below the CHIP income standard.
- STANLEY:
 - Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383
Add- on for each
additional family member
- \$133

- Stanley's Medicaid household income of \$2,500/month for a household size of 3 exceeds the maximum of \$822/month, so Stanley is not eligible for Medicaid based on MAGI. But he may be eligible for premium tax credits and cost sharing reductions through the Marketplace.
- TRENT (Stanley's son):
 - Nebraska's Medicaid income standard for children ages 6 to 18 is 133% FPL, and the CHIP standard is 213% FPL.
 - With a Medicaid/CHIP household income of 154% FPL, Trent is not eligible for Medicaid. However, he is eligible for CHIP because he is uninsured and his FPL percentage is below the CHIP income standard.
- JACOB (Stanley and Kelly's son):
 - Nebraska's Medicaid income standard for children ages 1 to 5 is 145% FPL, and the CHIP standard is 213% FPL.
 - With a Medicaid/CHIP household income of 174% FPL, Jacob is not eligible for Medicaid. However, he is eligible for CHIP because he is uninsured and his FPL percentage is below the CHIP income standard.

Notes:

- If Kelly and Stanley were married and filing jointly, the tax household would include all family members – Kelly, Stanley, Isaac, Trent, and Jacob – and the Medicaid/CHIP household would be the same as the tax household.
- If Kelly and Stanley were married and filing separately, each would be included in the other's household. Kelly's Medicaid household would be her tax household + Stanley, and Stanley's Medicaid household would be his tax household + Kelly.

SIMPLIFIED EXAMPLE 5 – DOUG'S FAMILY

Doug is a 50-year-old man applying for coverage for himself, his 18-year-old daughter Elizabeth, Elizabeth's 19-year-old husband Andrew, and Andrew and Elizabeth's 1-year-old son Samuel. Doug claims Elizabeth as a tax dependent, and Andrew claims Samuel as a tax dependent. All of the family members live together. No one in the household is blind or disabled. No one in the household has health insurance. Elizabeth is pregnant and is expecting twins. When the twins are born, Andrew expects to claim himself, Samuel, and the twins as tax dependents (Doug will continue to claim Elizabeth as a tax dependent, as she is still a minor).

Relevant Information:

- Doug earns \$2,000/month (\$24,000/year)
- Andrew earns \$2,083/month (\$25,000/year)
- There are no other sources of income
- Tax filing threshold: Tax dependents with more than \$6,200* per year of earned income must file taxes.
- Nebraska's Medicaid income standard for children ages 6 through 18 is 133% FPL
- Nebraska's Medicaid income standard for children ages 1 through 5 is 145% FPL
- Nebraska's CHIP income standard is 213% FPL
- Nebraska's Medicaid income standard for pregnant women is 194% FPL

- Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383
Add- on for each
additional family member
- \$133

* *Federal Poverty Levels and federal tax filing thresholds are subject to change yearly.*

1. CONSTRUCT A MEDICAID/CHIP HOUSEHOLD FOR EACH APPLICANT.

- DOUG expects to file taxes and he does not expect to be claimed as a tax dependent. Therefore his Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards. Doug's household consists of the taxpayer, all persons who the taxpayer expects to claim as a tax dependent, *and the number of expected unborns*.
 - DOUG'S MEDICAID HOUSEHOLD = Doug + Elizabeth + 2 Unborns
- ELIZABETH is not expected to file taxes and she is claimed as a tax dependent by her father Doug. Elizabeth's Medicaid eligibility will be determined under Nebraska's standards for children age 6 through 18. *However, if Elizabeth fails Medicaid eligibility under children's standards, she may be eligible as a pregnant minor under pregnant women's standards.*
 - None of the exceptions for tax dependents listed at 1-B-ii apply to Elizabeth.
 - Elizabeth's household is the same as Doug's, the taxpayer claiming her as a dependent, *and this includes the number of infants Elizabeth expects to deliver.* And because Elizabeth is married and living with her spouse, her household also includes Andrew.
 - ELIZABETH'S MEDICAID/CHIP HOUSEHOLD = Elizabeth + Doug + Andrew + 2 Unborns
- ANDREW expects to file taxes and he does not expect to be claimed as a tax dependent. Therefore his Medicaid eligibility will be determined under Nebraska Parent/Caretaker Relative standards. Andrew's household consists of the taxpayer, a spouse living with the taxpayer, and all persons who the taxpayer expects to claim as a tax dependent.
 - ANDREW'S MEDICAID HOUSEHOLD = Andrew + Elizabeth + Samuel + 2 Unborns

- SAMUEL is not expected to file taxes and he is claimed as a tax dependent by his father Andrew. Samuel's Medicaid eligibility will be determined under Nebraska's standards for children age 1 through 5. If Samuel fails Medicaid eligibility, he may be eligible for CHIP because he is uninsured.
 - Samuel falls into one of the exceptions listed at 1-B-ii: he is living with both of his parents.
 - Because Samuel falls into one of the exceptions, we look to the rules for non-filers to determine Samuel's household. This includes Samuel plus both his parents and his expected number of unborn siblings because they all live together.
 - SAMUEL'S MEDICAID/CHIP HOUSEHOLD = Samuel + Andrew + Elizabeth + 2 Unborns

2. DETERMINE THE MEDICAID/CHIP HOUSEHOLD INCOME FOR EACH HOUSEHOLD.

- DOUG'S MEDICAID HOUSEHOLD = Doug + Elizabeth + 2 Unborns
 - Doug is required to file taxes and is not the child or expected tax dependent of another member of his household. Elizabeth is the child and expected tax dependent of Doug.
 - Doug earns \$2,000/month, so his MAGI-based income = \$2,000/month. Doug's household income = \$2,000/month.
 - This household income equates to \$2,000 for a household size of 4.
 - DOUG'S MEDICAID HOUSEHOLD INCOME = \$2,000/month.
- ELIZABETH'S MEDICAID/CHIP HOUSEHOLD = Elizabeth + Doug + Andrew + 2 Unborns
 - Elizabeth is the expected tax dependent of Doug, but Elizabeth is not required to file a tax return.
 - Doug earns \$2,000/month, so his MAGI-based income = \$2,000/month.
 - Andrew earns \$2,083/month, so his MAGI-based income = \$2,083.
 - Elizabeth's household income equals the sum of the MAGI of every member of her household. Elizabeth's household income = \$4,083/month.
 - This household income equates to 178% FPL* for a household size of 5.
 - ELIZABETH'S MEDICAID/CHIP HOUSEHOLD INCOME = 178% FPL.
- ANDREW'S MEDICAID HOUSEHOLD = Andrew + Elizabeth + Samuel + 2 Unborns
 - Andrew is expected to file taxes and is not the child or expected tax dependent of another member of his household. Samuel is the child and expected tax dependent of Andrew, and when the twins are born, Andrew expects to claim them as tax dependents.
 - Andrew earns \$2,083/month, so his MAGI-based income = \$2,083/month

- This household income equates to \$2,083 for a household size of 5.
- ANDREW'S MEDICAID/CHIP HOUSEHOLD INCOME = \$2,083/month.

Note: Although Elizabeth is a tax dependent of her father Doug, Doug is not included in Andrew's household. Thus, if Elizabeth had any income, it would count, regardless of whether she had a filing requirement. This would also apply in Sam's determination, below.

- SAMUEL'S MEDICAID/CHIP HOUSEHOLD = Samuel + Andrew + Elizabeth + 2 Unborns
 - Samuel's Medicaid/CHIP household income determination is the same as Andrew's; however, because Samuel is a child, his income must be expressed in a percentage of FPL.
 - This household income equates to 90% FPL* for a household size of 5.
 - SAMUEL'S MEDICAID/CHIP HOUSEHOLD INCOME = 90% FPL.

3. DETERMINE WHETHER EACH INDIVIDUAL IS ELIGIBLE FOR MEDICAID/CHIP, OR WHETHER THEY ARE POTENTIALLY ELIGIBLE FOR THE EXCHANGE/APTC.

- DOUG:
 - Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383

Add- on for each
additional family member
- \$133

- Doug's Medicaid household income of \$2,000/month for a household size of 4 exceeds the maximum of \$976/month, so Doug is not eligible for Medicaid based on MAGI. But he may be eligible for premium tax credits and cost sharing reductions through the Marketplace.

- ELIZABETH:

- Nebraska's Medicaid income standard for children ages 6 to 18 is 133% FPL, and the CHIP standard is 213% FPL.
- Nebraska's Medicaid income standard for pregnant women is 194% FPL.
- With a Medicaid/CHIP household income of 194% FPL, Elizabeth is not eligible for Medicaid as a child age 6 through 18. However, when a pregnant minor does not qualify for Medicaid under children's standards, she may qualify under pregnant women's standards.
 - With a Medicaid/CHIP household income of 194% FPL, Elizabeth is eligible for Medicaid as a pregnant woman. If Elizabeth had failed Medicaid eligibility under the pregnant women's group, she may have been eligible for CHIP because she is uninsured.

- ANDREW:

- Nebraska's Parent/Caretaker Relative income maximum is:

By household size/month:

1 - \$569
2 - \$704
3 - \$841
4 - \$976
5 - \$1,112
6 - \$1,247
7 - \$1,383

Add- on for each
additional family member
- \$133

- Andrew's Medicaid household income \$2,083/month for a household size of 5 exceeds the maximum of \$1,112/month, so Andrew is not eligible for Medicaid based on MAGI. But he may be eligible for premium tax credits and cost sharing reductions through the Marketplace.

- SAMUEL:

- Nebraska's Medicaid income standard for children ages 1 to 5 is 145% FPL, and the CHIP standard is 213% FPL.
- With a Medicaid/CHIP household of 90% FPL, Samuel is eligible for Medicaid. If Samuel had not been eligible for Medicaid, he may have been eligible for CHIP because he is uninsured and his FPL percentage is below the CHIP income standard.

Joint Custody

In situations where a child spends an equal number of nights with each parent, the income of each parent must be used to determine eligibility for the child. Each parent must meet deprivation requirements set forth in 477 NAC 18-002.01B through 18-002.01B4.

Requirement to file Income Taxes:

Per the Internal Revenue Service, if you are a U.S. citizen or resident alien, whether you must file a federal income tax return depends on your gross income, your filing status, your age, and whether you are a dependent. See table 1, 2, and 3. The filing requirements apply even if you owe no tax.

Table 1.2014 Filing Requirements Chart for Most Taxpayers

IF your filing status is...	AND at the end of 2013 you were...*	THEN file a return if your gross income was at least...**
single	under 65	\$10,150
	65 or older	\$11,700
head of household	under 65	\$13,050
	65 or older	\$14,600
married, filing jointly***	under 65 (both spouses)	\$20,300
	65 or older (one spouse)	\$21,500
	65 or older (both spouses)	\$22,700
married, filing separately	any age	\$3,950
qualifying widow(er) with dependent child	under 65	\$16,350
	65 or older	\$17,550

For additional tax filing requirement information: <http://www.irs.gov/publications/p554/ch01.html>

Table 2.2014 Filing Requirements for Dependents

See Exemptions for Dependents to find out if you are a dependent.

If your parent (or someone else) can claim you as a dependent, use this table to see if you must file a return.

In this table, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. Earned income includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. Gross income is the total of your unearned and earned income.



If your gross income was \$3,950 or more, you usually cannot be claimed as a dependent unless you are a qualifying child. For details, see Exemptions for Dependents.

Single dependents—Were you **either age 65 or older **or** blind?**

<input type="checkbox"/>	No. You must file a return if any of the following apply. <ol style="list-style-type: none"> 1. Your unearned income was more than \$1,000. 2. Your earned income was more than \$6,200. 3. Your gross income was more than the larger of— <ol style="list-style-type: none"> a. \$1,000, or b. Your earned income (up to \$5,850) plus \$350.
<input type="checkbox"/>	Yes. You must file a return if any of the following apply. <ol style="list-style-type: none"> 1. Your unearned income was more than \$2,550 (\$4,100 if 65 or older and blind). 2. Your earned income was more than \$7,750 (\$9,300 if 65 or older and blind). 3. Your gross income was more than the larger of— <ol style="list-style-type: none"> a. \$2,550 (\$4,100 if 65 or older and blind), or b. Your earned income (up to \$5,850) plus \$1,900 (\$3,450 if 65 or older and blind).

Married dependents—Were you **either** age 65 or older **or** blind?

<input type="checkbox"/>	<p>No. You must file a return if any of the following apply.</p> <ol style="list-style-type: none">1. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.2. Your unearned income was more than \$1,000.3. Your earned income was more than \$6,200.4. Your gross income was more than the larger of—<ol style="list-style-type: none">a. \$1,000, orb. Your earned income (up to \$5,850) plus \$350.
<input type="checkbox"/>	<p>Yes. You must file a return if any of the following apply.</p> <ol style="list-style-type: none">1. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.2. Your unearned income was more than \$2,200 (\$3,400 if 65 or older and blind).3. Your earned income was more than \$7,400 (\$8,600 if 65 or older and blind).4. Your gross income was more than the larger of—<ol style="list-style-type: none">a. \$2,200 (\$3,400 if 65 or older and blind), orb. Your earned income (up to \$5,850) plus \$1,550 (\$2,750 if 65 or older and blind).

For additional tax filing information for dependents: <http://www.irs.gov/pub/irs-pdf/p501.pdf>

Dependents. A person who is a dependent may still have to file a return. It depends on his or her earned income, unearned income, and gross income. For details, see Table 2. A dependent must also file if one of the situations described in Table 3 applies.

Responsibility of parent. If a dependent child must file an income tax return but cannot file due to age or any other reason, a parent, guardian, or other legally responsible person must file it for the child. If the child cannot sign the return, the parent or guardian must sign the child's name followed by the words "By (your signature), parent for minor child."

Earned income. Earned income includes salaries, wages, professional fees, and other amounts received as pay for work you actually perform. Earned income (only for purposes of filing requirements and the standard deduction) also includes any part of a scholarship that you must include in your gross income. See chapter 1 of Publication 970, Tax Benefits for Education, for more information on taxable and nontaxable scholarships.

Child's earnings. Amounts a child earns by performing services are included in his or her gross income and not the gross income of the parent. This is true even if under local law the child's parent has the right to the earnings and may actually have received them. But if the child does not pay the tax due on this income, the parent is liable for the tax.

Unearned income. Unearned income includes income such as interest, dividends, and capital gains. Trust distributions of interest, dividends, capital gains, and survivor annuities are also considered unearned income.

Children of a Marriage: A woman's spouse is considered the father of any children who are conceived or born during a marriage even if the couple is separated and/or has filed for divorce or annulment unless there is a court order that states otherwise. If a woman states that her spouse is not the father of her child, establishment of paternity must be pursued, unless good cause exists.

Determination of Paternity: Paternity cannot be established unless an alleged father has signed a written and notarized paternity acknowledgment form or a court has determined him to be the father. Note: Paternity cannot be established for an unborn.

Military Service:

If a parent is absent due to active duty in the uniformed services of the United States, that parent is still considered part of the assistance unit and his/her income is considered available to the unit. Uniformed service is defined as the Army, Navy, Air Force, Marine Corps, Coast Guard, Environmental Sciences Services Administration, and Public Health Service of the United States. If the client states that separation is due to reasons other than performance in military service, the client must provide proof of bona fide separation.

If the parent in the military is incarcerated, s/he is no longer considered part of the assistance unit.

Sponsors for Aliens: 100 percent of the income of a sponsor (and sponsor's spouse, if they are living together) shall be considered when determining the eligibility of an alien who applies for medical assistance if the sponsor has signed an affidavit of support under Section 213A of the Immigration and Nationality Act. The sponsor's income will be considered available to the alien until the alien:

1. Becomes a U.S. citizen;
2. Has worked 40 qualifying quarters of coverage as defined under Title II of the Social Security Act or can be credited with the qualifying quarters as provided under Section 435 and the alien did not receive any federal means tested public benefit during that time period. This provision does not apply to restricted medical assistance;
3. If the individual is pregnant (including 60 day post-partum);
4. If the individual is under age 19.

Sponsor of More than One Alien: When an individual is a sponsor for two or more aliens who are living in the same home, the amount of deemed income of the sponsor (and the sponsor's spouse, if living with the sponsor) is divided equally among the aliens. When an individual sponsors several aliens but not all apply for assistance, the sponsor's total deemable income is applied to the needs of the aliens who apply for assistance. If a sponsored immigrant demonstrates that s/he or his/her child(ren) have been battered or subjected to extreme cruelty by a spouse or a parent or by a member of the spouse's or parent's family who is residing in the same household as the alien, deeming may be waived if a judge, an administrative law judge, or INS recognize the battery or cruelty.

Deeming Exception: If a sponsored immigrant demonstrates that s/he or his/her children have been battered or subjected to extreme cruelty by a spouse or a parent or by a member of the spouse's or parent's family who is residing in the same household as the alien, deeming may be waived if a judge, an administrative judge, or INS recognize the battery or cruelty.

Alien Duties: As an eligibility requirement, the alien is responsible for:

1. Providing income information from the sponsor; and
2. Obtaining the necessary cooperation from the sponsor.

If the alien does not provide the necessary information, s/he is not eligible for assistance.